

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

B 104

For Individual Chapter 11 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims Against You and Are Not Insiders

12/15

If you are an individual filing for bankruptcy under Chapter 11, you must fill out this form. If you are filing under Chapter 7, Chapter 12, or Chapter 13, do not fill out this form. Do not include claims by anyone who is an insider. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20 percent or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Also, do not include claims by secured creditors unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: List the 20 Unsecured Claims in Order from Largest to Smallest. Do Not Include Claims by Insiders.

		Unsecured claim
1	What is the nature of the claim? 2021 Acura ILX 50000 miles Vehicle is Financed	\$7,000.00
Ally Financial PO Box 380901 Bloomington, MN 55438-0901	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
	Does the creditor have a lien on your property? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) \$22,000.00 Value of security: \$15,000.00 Unsecured claim \$7,000.00	
Contact		
Contact phone		

2	What is the nature of the claim? Personal Guarantee on Business Credit Card	\$29,000.00
American Express PO Box 297800 Fort Lauderdale, FL 33329	As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply	
	Does the creditor have a lien on your property? <input checked="" type="checkbox"/> No	

Debtor 1 Salvatore Faenza Case number (if known) 3:25-bk-14559

Contact ☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Contact phone Unsecured claim _____

3 What is the nature of the claim? Personal Guarantee \$24,500.00
On Business Credit
Card

American Express
PO Box 297800
Fort Lauderdale, FL 33329

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact
Contact phone

4 What is the nature of the claim? Credit Card Debt \$12,000.00

Capital One Bank
PO Box 85520
Richmond, VA 23285-5520

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact
Contact phone

5 What is the nature of the claim? Credit Card Debt For \$13,000.00
Business Operations

Chase Bank
Cardmember Services
PO Box 15298
Wilmington, DE 19885-0004

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact
Contact phone

6 What is the nature of the claim? Personal Guarantee \$10,000.00
On Business Credit
Card

Chase Bank

As of the date you file, the claim is: Check all that apply

Debtor 1 **Salvatore Faenza** Case number (if known) **3:25-bk-14559**

**Cardmember Services PO Box
15298
Wilmington, DE 19885-0004**

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: _____
Unsecured claim _____

Contact

Contact phone

7

**Chase Bank
Cardmember Services PO Box
15298
Wilmington, DE 19885-0004**

What is the nature of the claim?

**Flex Spending Credit
Card Used For
Business Expenses**

\$7,200.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: _____
Unsecured claim _____

Contact

Contact phone

8

**Citi Cards
PO Box 6500
Sioux Falls, SD 57117-6500**

What is the nature of the claim?

**Credit card Purchases
For Personal and
Business Operations**

\$14,000.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: _____
Unsecured claim _____

Contact

Contact phone

9

**Farmers Federal Credit Union
4680 Wilshire Blvd.
Los Angeles, CA 90010**

What is the nature of the claim?

**Line of Credit For
Business Operations**

\$12,000.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____

Contact

Debtor 1 Salvatore Faenza Case number (if known) 3:25-bk-14559

Contact phone _____ Value of security: _____
Unsecured claim _____

10	What is the nature of the claim?	2023 Ferrari SF90 Stradale515 Unknown milesVehicle Is Financed With Ferrari Of Central Florida/Ferrari Financial Services, Inc. and Debtor To Surrender His Interest In This Vehicle As He Never Possessed, Nor Seen, Nor Paid For This Vehicle At Any Time. This Vehicle Has Never Been Stored or Garaged at Debtor's Home And Does Not Know Current Location Of This Vehicle. Debtor Initially Agreed To Assist Kim A. Aiello To Order This Vehicle And Signed Documents With The Promise That Debtor Would Be Removed From Any Loan And Ownership Interest Within Several Months From Purchase of March 2023. Co-Owned With Michael Vitacco of 3 Nicholas Avenue, Monroe, NJ 08831 and Chenging Exotics LLC. Debtor Was Initially Declined By Ferrari and Does Not Know What Events Transpired Between Involved Parties To Get This Loan and Purchase Approved.	\$85,000.00
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Ferrari of Central Florida
4891 Vineland Road
Orlando, FL 32811

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

- ☐ No
☒ Yes. Total claim (secured and unsecured)

\$600,000.00

Debtor 1 Salvatore Faenza Case number (if known) 3:25-bk-14559

Contact phone _____ Value of security: - \$515,000.00
Unsecured claim \$85,000.00

11	What is the nature of the claim?	Household Goods & Furnishings Jointly Owned with Wife The Skillet By Sal, Inc. S Corporation Created 2021Breakfast and Lunch Cafe/Eatery300 Mounts Corner DriveFreehold, NJ 07728Business Currently Operating and Has Three Bank Accounts, Restaurant and Cooking Equipment, Tables and Chairs and Inventory. Debtor To Obtain Appraisal Of Business Assets.	\$80,000.00
	<hr/>		
	Lendbug, Inc.		
	260 West 35 Street PH		
	New York, NY 10001		
	<hr/>		
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent		
	<input type="checkbox"/> Unliquidated		
	<input type="checkbox"/> Disputed		
	<input checked="" type="checkbox"/> None of the above apply		
	<hr/>		
	Does the creditor have a lien on your property?		
	<input type="checkbox"/> No		
	<input checked="" type="checkbox"/> Yes. Total claim (secured and unsecured) <u>\$92,000.00</u>		
		Value of security:	- <u>Unknown</u>
		Unsecured claim	<u>\$80,000.00</u>
	Contact	<hr/>	
	Contact phone	<hr/>	

12	What is the nature of the claim?	Debt Incurred From Business Operations	\$22,000.00
	<hr/>		
	Prosper Funding, LLC		
	221 Main St Ste 300		
	San Francisco, CA 94105-1909		
	<hr/>		
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent		
	<input type="checkbox"/> Unliquidated		
	<input type="checkbox"/> Disputed		
	<input checked="" type="checkbox"/> None of the above apply		
	<hr/>		
	Does the creditor have a lien on your property?		
	<input checked="" type="checkbox"/> No		
	<input type="checkbox"/> Yes. Total claim (secured and unsecured) _____		
		Value of security:	- _____
		Unsecured claim	_____
	Contact	<hr/>	
	Contact phone	<hr/>	

13	What is the nature of the claim?	Debt Incurred For Business Operations	\$9,925.00
	<hr/>		
	Prosper Funding, LLC		
	221 Main St Ste 300		
	San Francisco, CA 94105-1909		
	<hr/>		
	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent		
	<input type="checkbox"/> Unliquidated		

Debtor 1 Salvatore Faenza Case number (if known) 3:25-bk-14559

- ☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

Contact _____

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact phone _____

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SoFi Bank, N.A.
2750 East Cottonwood Parkway,
Suite 300
Salt Lake City, UT 84121

What is the nature of the claim?

Loan Used For
Business Operations

\$9,300.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

Contact _____

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact phone _____

15

SoFi Bank, N.A.
2750 East Cottonwood Parkway,
Suite 300
Salt Lake City, UT 84121

What is the nature of the claim?

Credit Card Debt

\$8,500.00

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

Contact _____

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact phone _____

16

Unique Funding Solutions, LLC
1915 Hollywood Blvd., Suite
200A
Hollywood, FL 33020

What is the nature of the claim?

Personal Guarantee
On Business Debt
Secured By Business
Assets

\$138,260.50

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed
☒ None of the above apply

Does the creditor have a lien on your property?

Contact _____

- ☒ No
☐ Yes. Total claim (secured and unsecured) _____
Value of security: - _____
Unsecured claim _____

Contact phone _____

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17	What is the nature of the claim?	Debt Incurred From Business Operations	\$34,242.00
	<hr/>		
Upstart Loan Operations PO Box 1503 San Carlos, CA 94070-7503	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
<hr/>			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured) _____			
Contact	Value of security: - _____		
Contact phone	Unsecured claim _____		

18	What is the nature of the claim?	Student Loan Liability	\$114,000.00
	<hr/>		
US Department of Education PO Box 5609 Greenville, TX 75403	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
<hr/>			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured) _____			
Contact	Value of security: - _____		
Contact phone	Unsecured claim _____		

19	What is the nature of the claim?	Personal Guarantee on Business Debt International Gourmet	\$27,069.00
	<hr/>		
Wells Fargo Bank Small Business Lending MAC N9777-01B PO Box 5511 Sioux Falls, SD 57117	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
<hr/>			
Does the creditor have a lien on your property?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes. Total claim (secured and unsecured) _____			
Contact	Value of security: - _____		
Contact phone	Unsecured claim _____		

20	What is the nature of the claim?	Personal Guarantee On Business Debt	\$27,916.00
	<hr/>		
Wells Fargo Small Business Lending MAC N9777-01B PO Box 5511 Sioux Falls, SD 57117	As of the date you file, the claim is: Check all that apply		
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <input checked="" type="checkbox"/> None of the above apply		
<hr/>			
Does the creditor have a lien on your property?			

Debtor 1	Salvatore Faenza	Case number (if known)	3:25-bk-14559
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		<input checked="" type="checkbox"/>	No	
Contact		<input type="checkbox"/>	Yes. Total claim (secured and unsecured)	_____
			Value of security:	- _____
Contact phone			Unsecured claim	_____

Part 2: Sign Below

Under penalty of perjury, I declare that the information provided in this form is true and correct.

X /s/ Salvatore Faenza X Signature of Debtor 2
 Salvatore Faenza
 Signature of Debtor 1

Date **June 2, 2025** Date

Fill in this information to identify your case:

Debtor 1	Salvatore Faenza		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF NEW JERSEY</u>		
Case number (if known)	<u>3:25-bk-14559</u>		

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets Value of what you own

- | | |
|-------------------------------------------------------------------|------------------------|
| 1. Schedule A/B: Property (Official Form 106A/B) | |
| 1a. Copy line 55, Total real estate, from Schedule A/B..... | \$ <u>2,070,000.00</u> |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$ <u>549,800.00</u> |
| 1c. Copy line 63, Total of all property on Schedule A/B..... | \$ <u>2,619,800.00</u> |

Part 2: Summarize Your Liabilities

Your liabilities Amount you owe

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) | |
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ... | \$ <u>1,191,532.00</u> |
| 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) | |
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> | \$ <u>0.00</u> |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> | \$ <u>559,577.50</u> |

Your total liabilities \$ 1,751,109.50

Part 3: Summarize Your Income and Expenses

- | | |
|---------------------------------------------------------------------------|---------------------|
| 4. Schedule I: Your Income (Official Form 106I) | |
| Copy your combined monthly income from line 12 of <i>Schedule I</i> | \$ <u>14,966.23</u> |
| 5. Schedule J: Your Expenses (Official Form 106J) | |
| Copy your monthly expenses from line 22c of <i>Schedule J</i> | \$ <u>14,190.00</u> |

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ _____

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:

Total claim

9a. Domestic support obligations (Copy line 6a.) \$ _____

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$ _____

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$ _____

9d. Student loans. (Copy line 6f.) \$ _____

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$ _____

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) +\$ _____

9g. **Total.** Add lines 9a through 9f.

\$ _____

Fill in this information to identify your case and this filing:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

39 Spyglass Drive

Street address, if available, or other description

Jackson **NJ** **08527**
City State ZIP Code

Ocean

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$475,000.00	\$475,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Was father's home who deceased in December of 2024. Debtor inherited this property. Currently Listed For Sale for \$475,000.00. Real Estate Agent To Be Retained As Professional.

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

If you own or have more than one, list here:

1.2

7 Dancer Lane

Street address, if available, or other description

Freehold **NJ** **07728**
City State ZIP Code

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor's Name Was Removed From Deed on February 28, 2023 for \$10.00 But Is Disclosing His 50% Interest In the Property. Owned with Wife Nancy A. Faenza

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$1,595,000.00**
Current value of the portion you own? **\$1,595,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
JTWROS

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$2,070,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: **Acura**
Model: **ILX**
Year: **2021**
Approximate mileage: **50000**
Other information:

Vehicle is Financed

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **\$15,000.00**
Current value of the portion you own? **\$15,000.00**

Debtor 1 Salvatore Faenza

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3.2 Make: Ferrari
Model: SF90 Stradale515
Year: 2023
Approximate mileage: Unknown
Other information:

**Vehicle Is Financed With Ferrari Of Central Florida/Ferrari Financial Services, Inc. and Debtor To Surrender His Interest In This Vehicle As He Never Possessed, Nor Seen, Nor Paid For This Vehicle At Any Time. This Vehicle Has Never Been Stored or Garaged at Debtor's Home And Does Not Know Current Location Of This Vehicle.
Debtor Initially Agreed To Assist Kim A. Aiello To Order This Vehicle And Signed Documents With The Promise That Debtor Would Be Removed From Any Loan And Ownership Interest Within Several Months From Purchase of March 2023. Co-Owned With Michael Vitacco of 3 Nicholas Avenue, Monroe, NJ 08831 and Chening Exotics LLC. Debtor Was Initially Declined By Ferrari and Does Not Know What Events Transpired Between Involved Parties To Get This Loan and Purchase Approved.**

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another

☐ Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$515,000.00

Current value of the portion you own?

\$515,000.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$530,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe....

Household Goods & Furnishings Jointly Owned with Wife

\$12,000.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No
☐ Yes. Describe....

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8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No
☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- ☐ No
☒ Yes. Describe.....

**Giulio Bernadelli Custom Shotgun
Purchased By Father 40 Years Ago**

\$1,000.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No
☒ Yes. Describe.....

General Clothing

\$1,000.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

- ☒ No
☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

- ☒ No
☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

- ☒ No
☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$14,000.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No
☐ Yes.....

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
☒ Yes.....

Institution name:

**Pre-Petition Charles Schwab Account No.
***7782**

**\$692.00 transferred to Debtor's DIP Account.
Closed as of June 2, 2025**

17.1. Brokerage

\$0.00

**Pre-Petition TD Ameritrade Account #7005
Merged Into Existing Schwab Account #7782**

17.2. Brokerage

\$0.00

Debtor 1 Salvatore FaenzaCase number (if known) 3:25-bk-14559

		DIP Account # 7455	
17.3.	Opened May 2025	Amboy Bank	\$800.00
<hr/>			
17.4.	Checking	Wells Fargo Bank Joint Account # 4821 With Nancy Faenza, Recently Closed To Due To NSF.	\$0.00
<hr/>			
17.5.	Checking Account	Wells Fargo Bank Individual Account #0245. Closed Recently Due To NSF.	\$0.00
<hr/>			
18. Bonds, mutual funds, or publicly traded stocks			
<i>Examples: Bond funds, investment accounts with brokerage firms, money market accounts</i>			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes..... Institution or issuer name:			
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture			
<input type="checkbox"/> No			
<input checked="" type="checkbox"/> Yes. Give specific information about them.....			
		Name of entity:	% of ownership:
		The Skillet By Sal Oceanport, LLC	
		Created 3/30/24 to Open 2nd Location Near Fort Monmouth But Never Opened. No Assets Or Activity.	
		100	%
			\$0.00
<hr/>			
		Chenging Exotics LLC	
		PO Box 4191	
		Helena, MT 59604	
		Montana LLC Created 3/14/23, Debtor Added as Member 6/20/23 Without His Knowledge by Kim A. Aiello. Debtor Removed From LLC On 4/27/25. Debtor Believes That Entity Was Created To Own, Buy and Sell Exotic Vehicles. Debtor Has Limited to No Information As To Business Operations For This Entity.	
		Alternate Address is Kim A. Aiello, 11 Palace Court, Monroe Township, NJ 08831	
		0	%
			Unknown
<hr/>			
		NVJSS Restaurant LLC	
		Opened 10/21/24	
		Affiliate of The Skillet By Sal, Inc. and has 1 Checking Account and Entity Is Active. No other assets.	
		100	%
			Unknown
<hr/>			
		The Skillet By Sal, Inc.	
		S Corporation Created 2021	
		Breakfast and Lunch Cafe/Eatery	
		300 Mounts Corner Drive	
		Freehold, NJ 07728	
		Business Currently Operating and Has Three Bank Accounts, Restaurant and Cooking Equipment, Tables and Chairs and Inventory. Debtor To Obtain Appraisal Of Business Assets.	
		100% Sole Shareholder	%
			Unknown
<hr/>			
		Faenza's Gourmet Market, LLC	
		Sole Member LLC created March 4, 2024	
		184 US -9, Englishtown, NJ 07726	
		Italian Deli Currently Operating. Assets Include Restaurant Furniture and Equipment, Food Inventory and 1 Bank Account. Debtor To Obtain Appraisal Of Business Assets.	
		100% Sole Member	%
			Unknown
<hr/>			

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Faenza Family Insurance Agency, Inc. Created 5/24/13. No longer operating as of 2023. Wells Fargo Bank Account Closed as of March 31, 2025. No Other Assets.	100 %	Unknown
TGR Holdings LLP Real Estate Investment Company Created 6/25/05. Not Active Last 10 Years. No Assets or Accounts.	10 %	\$0.00
Italian-International Brands LLC Created 11/13/19. Was Created To Import Italian Olive Oil and Pasta. No Activity Since 2020 Due To Covid-19 Losses. No Assets	50 %	\$0.00
International Gourmet Foods LLC Created 5/7/12. 1 Bank Account But No Business Activity Since 2023.	100% Sole Member %	Unknown

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
☐ Yes. List each account separately.

Type of account:

Institution name:

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No
☐ Yes.

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No
☐ Yes..... Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No
☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No
☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

28. Tax refunds owed to you

- ☒ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No
☐ Yes. Give specific information.....

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
☐ Yes. Give specific information..

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
☒ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
2 NY Life Whole Life Policies Value Reflects Cash Surrender Value	Nancy Faenza	\$2,000.00
Term Life Insurance Policy Farmers Insurance No Cash Surrender Value		\$0.00
Prudential Term Life Insurance Return Of Premium No Cash Surrender Value	Nancy Faenza	\$0.00
Farmers Insurance Index Universal Life Insurance Policy Value Reflects Cash Surrender Value		\$3,000.00

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
☐ Yes. Give specific information..

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- ☐ No
☒ Yes. Describe each claim.....

Potential Claim Against Chenging Exotics, LLC, Kim A. Aiello, Ferrari Financial Services Inc., Michael Vitacco, XYZ Corporation and Any Other Unknown Individuals for Damages In Connection With Fraud In Inducement, Theft By Deception and Damages Related To Straw Buyer Transaction In Connection With Purchase Of 2023 Ferrari SF90 Stradale. Matter Is Still Being Investigated By Debtor and Counsel.

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
☐ Yes. Give specific information..

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$5,800.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☒ No
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		\$2,070,000.00
56. Part 2: Total vehicles, line 5	\$530,000.00	
57. Part 3: Total personal and household items, line 15	\$14,000.00	
58. Part 4: Total financial assets, line 36	\$5,800.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$549,800.00	Copy personal property total \$549,800.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$2,619,800.00

Fill in this information to identify your case:

Debtor 1	Salvatore Faenza		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	3:25-bk-14559		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
7 Dancer Lane, Freehold, NJ 07728 Debtor's Name Was Removed From Deed on February 28, 2023 for \$10.00 But Is Disclosing His 50% Interest In the Property. Owned with Wife Nancy A. Faenza Line from <i>Schedule A/B</i> : 1.2	\$1,595,000.00	<input checked="" type="checkbox"/> \$31,575.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Household Goods & Furnishings Jointly Owned with Wife Line from <i>Schedule A/B</i> : 6.1	\$12,000.00	<input checked="" type="checkbox"/> \$12,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Giulio Bernadelli Custom Shotgun Purchased By Father 40 Years Ago Line from <i>Schedule A/B</i> : 10.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
General Clothing Line from <i>Schedule A/B</i> : 11.1	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
2 NY Life Whole Life Policies Value Reflects Cash Surrender Value Line from <i>Schedule A/B</i> : 31.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(8)

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Farmers Insurance Index Universal Life Insurance Policy Value Reflects Cash Surrender Value Line from Schedule A/B: 31.4	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(8)
Potential Claim Against Chening Exotics, LLC, Kim A. Aiello, Ferrari Financial Services Inc., Michael Vitacco, XYZ Corporation and Any Other Unknown Individuals for Damages In Connection With Fraud In Inducement, Theft By Deception and Damages Related To Straw Buyer Transaction In Connection With Purchase Of 2023 Ferrari SF90 Stradale. Matter Is Still Being Investigated By Debtor and Counsel. Line from Schedule A/B: 33.1	Unknown	<input checked="" type="checkbox"/> \$31,575.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(D)
Potential Claim Against Chening Exotics, LLC, Kim A. Aiello, Ferrari Financial Services Inc., Michael Vitacco, XYZ Corporation and Any Other Unknown Individuals for Damages In Connection With Fraud In Inducement, Theft By Deception and Damages Related To Straw Buyer Transaction In Connection With Purchase Of 2023 Ferrari SF90 Stradale. Matter Is Still Being Investigated By Debtor and Counsel. Line from Schedule A/B: 33.1	Unknown	<input checked="" type="checkbox"/> Unknown <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(A)

3. **Are you claiming a homestead exemption of more than \$214,000?**
(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1	Salvatore Faenza		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>DISTRICT OF NEW JERSEY</u>		
Case number (if known)	<u>3:25-bk-14559</u>		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
2.1 Allstate Realty LLC Creditor's Name 23 White Street Eatontown, NJ 07724 Number, Street, City, State & Zip Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Describe the property that secures the claim: 39 Spyglass Drive, Jackson, NJ 08527 Ocean County Was father's home who deceased in December of 2024. Debtor inherited this property. Currently Listed For Sale for \$475,000.00. Real Estate Agent To Be Retained As Professional. As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>First Mortgage</u>	\$285,000.00	\$475,000.00	\$0.00
2.2 Ally Financial Creditor's Name PO Box 380901 Bloomington, MN 55438-0901 Number, Street, City, State & Zip Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Describe the property that secures the claim: 2021 Acura ILX 50000 miles Vehicle is Financed As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>Auto Loan Debt</u>	\$22,000.00	\$15,000.00	\$7,000.00

Date debt was incurred _____ Last 4 digits of account number _____

2.2 Ally Financial Creditor's Name PO Box 380901 Bloomington, MN 55438-0901 Number, Street, City, State & Zip Code Who owes the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Describe the property that secures the claim: 2021 Acura ILX 50000 miles Vehicle is Financed As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>Auto Loan Debt</u>	\$22,000.00	\$15,000.00	\$7,000.00
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Date debt was incurred _____ Last 4 digits of account number 2258

Debtor 1 **Salvatore Faenza**

First Name

Middle Name

Last Name

Case number (if known)

3:25-bk-14559

2.3 Amboy Bank

Creditor's Name

**3590 US Highway 9
South
Old Bridge, NJ 08857**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**7 Dancer Lane, Freehold, NJ 07728
Debtor's Name Was Removed From
Deed on February 28, 2023 for
\$10.00 But Is Disclosing His 50%
Interest In the Property. Owned with
Wife Nancy A. Faenza**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

First Mortgage

\$145,000.00

\$1,595,000.00

\$0.00

Date debt was incurred

Last 4 digits of account number

2.4 Ferrari of Central Florida

Creditor's Name

**4891 Vineland Road
Orlando, FL 32811**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Describe the property that secures the claim:

**2023 Ferrari SF90 Stradale 515
Unknown miles
Vehicle Is Financed With Ferrari Of
Central Florida/Ferrari Financial
Services, Inc. and Debtor To
Surrender His Interest In This
Vehicle As He Never Possessed,
Nor Seen, Nor Paid For This Vehicle
At Any Time. This Vehicle Has
Never Been Stored or Garaged at
Debtor's Home And Does Not Know
Current Location Of This Vehicle.
Debtor Initially Agreed To Assist
Kim A. Aiello To Order This Vehicle
And Signed Documents With The
Promise That Debtor Would Be
Removed From Any Loan And
Ownership Interest Within Several
Months From Purchase of March
2023. Co-Owned With Michael
Vitacco of 3 Nicholas Avenue,
Monroe, NJ 08831 and Chenging
Exotics LLC. Debtor Was Initially
Declined By Ferrari and Does Not
Know What Events Transpired
Between Involved Parties To Get
This Loan and Purchase Approved.**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Auto Loan Debt

\$600,000.00

\$515,000.00

\$85,000.00

Date debt was incurred

Last 4 digits of account number **7957**

Debtor 1 **Salvatore Faenza**

First Name Middle Name Last Name

Case number (if known)

3:25-bk-14559

2.5 Lendbug, Inc.

Creditor's Name

Describe the property that secures the claim:

\$92,000.00

Unknown

\$80,000.00

**Household Goods & Furnishings
Jointly Owned with Wife; The Skillet
By Sal, Inc. S Corporation Created
2021 Breakfast and Lunch
Cafe/Eatery 300 Mounts Corner
Drive Freehold, NJ 07728 Business
Currently Operating and Has Three
Bank Accounts, Restaurant and
Cooking Equipment, Tables and
Chairs and Inventory. Debtor To
Obtain Appraisal Of Business
Assets.**

**260 West 35 Street PH
New York, NY 10001**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

**Blanket Lien UCC-1 On Personal and Business Assets
Perfectured 10/22/24**

Date debt was incurred

Last 4 digits of account number

2.6 Ocean First Bank

Creditor's Name

Describe the property that secures the claim:

\$47,532.00

\$1,595,000.00

\$0.00

**7 Dancer Lane, Freehold, NJ 07728
Debtor's Name Was Removed From
Deed on February 28, 2023 for
\$10.00 But Is Disclosing His 50%
Interest In the Property. Owned with
Wife Nancy A. Faenza**

**Bankruptcy Department
1 Corporate Drive, Suite
360
Lake Zurich, IL 60047**

Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim relates to a community debt

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☒ Other (including a right to offset)

Second Mortgage

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,191,532.00

If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$1,191,532.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[] Name, Number, Street, City, State & Zip Code
**Ferrari Financial Services, Inc.
250 Sylvan Avenue
Englewood Cliffs, NJ 07632**

On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number

Debtor 1 Salvatore Faenza Case number (if known) 3:25-bk-14559
First Name Middle Name Last Name

[] Name, Number, Street, City, State & Zip Code On which line in Part 1 did you enter the creditor? 2.5
Jared M. Alfin, Esq.
Hassett & George, P.C. Last 4 digits of account number ____
945 Hopmeadow Street
Simsbury, CT 06070

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.
☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	American Express Nonpriority Creditor's Name PO Box 981535 El Paso, TX 79998-1535 Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <u>8543</u> When was the debt incurred? _____ As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card Debt</u>
		\$6,900.00

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.2

American Express

Nonpriority Creditor's Name

PO Box 981535

El Paso, TX 79998-1535

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2008**

\$4,552.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.3

American Express

Nonpriority Creditor's Name

PO Box 297800

Fort Lauderdale, FL 33329

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1008**

\$24,500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Credit Card**

4.4

American Express

Nonpriority Creditor's Name

PO Box 297800

Fort Lauderdale, FL 33329

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1000**

\$29,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee on Business Credit Card**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.5

Ascentium Capital

Nonpriority Creditor's Name

**23970 US-59
Kingwood, TX 77339**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9109**

\$5,100.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Lienholder on Business Equipment and Debtor Personally Guaranteed Liability**

4.6

Bank of America Business Card

Nonpriority Creditor's Name

**PO Box 982238
El Paso, TX 79998-2238**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$3,500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Credit Card**

4.7

Bank of America Card

Nonpriority Creditor's Name

**PO Box 982234
El Paso, TX 79998-2234**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1181**

\$170.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.8

Capital One Bank

Nonpriority Creditor's Name

PO Box 85520

Richmond, VA 23285-5520

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5374**

\$12,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.9

Chase Bank

Nonpriority Creditor's Name

Cardmember Services

PO Box 15298

Wilmington, DE 19885-0004

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1001**

\$13,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt For Business Operations**

4.1
0

Chase Bank

Nonpriority Creditor's Name

Cardmember Services PO Box 15298

Wilmington, DE 19885-0004

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4358**

\$7,200.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Flex Spending Credit Card Used For Business Expenses**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.1
1

Chase Bank

Nonpriority Creditor's Name

**Cardmember Services PO Box
15298
Wilmington, DE 19885-0004**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **3735**

\$10,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Credit Card**

4.1
2

Citi Cards

Nonpriority Creditor's Name

**PO Box 6500
Sioux Falls, SD 57117-6500**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2395**

\$14,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit card Purchases For Personal and Business Operations**

4.1
3

Citi Cards

Nonpriority Creditor's Name

**PO Box 6500
Sioux Falls, SD 57117-6500**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **9395**

\$733.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.1
4

Citibank

Nonpriority Creditor's Name

PO Box 769004

San Antonio, TX 78245-9004

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5284**

\$2,400.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.1
5

Discover Bank

Nonpriority Creditor's Name

PO Box 30943

Salt Lake City, UT 84130-0943

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4958**

\$6,400.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.1
6

Farmers Federal Credit Union

Nonpriority Creditor's Name

4680 Wilshire Blvd.

Los Angeles, CA 90010

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1800**

\$12,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Line of Credit For Business Operations**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.1
7

Internal Revenue Service

Nonpriority Creditor's Name

PO Box 21126

Philadelphia, PA 19114-0326

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Potential Tax Liability**

4.1
8

NJ Division of Taxation

Nonpriority Creditor's Name

Bankruptcy Unit

3 John Fitch Way, 5th Floor

PO Box 245

Trenton, NJ 08695

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Potential Tax Debt Owed**

4.1
9

Prosper Funding, LLC

Nonpriority Creditor's Name

221 Main St Ste 300

San Francisco, CA 94105-1909

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

7996

\$22,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Debt Incurred From Business Operations**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.2
0

Prosper Funding, LLC

Nonpriority Creditor's Name

221 Main St Ste 300

San Francisco, CA 94105-1909

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4886**

\$9,925.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Debt Incurred For Business Operations**

4.2
1

SoFi Bank, N.A.

Nonpriority Creditor's Name

2750 East Cottonwood Parkway,

Suite 300

Salt Lake City, UT 84121

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **0444**

\$9,300.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Loan Used For Business Operations**

4.2
2

SoFi Bank, N.A.

Nonpriority Creditor's Name

2750 East Cottonwood Parkway,

Suite 300

Salt Lake City, UT 84121

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5330**

\$8,500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.2
3

Synchrony Bank Rheem

Nonpriority Creditor's Name

PO Box 965036

Orlando, FL 32896

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1746**

\$5,600.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.2
4

Unique Funding Solutions, LLC

Nonpriority Creditor's Name

1915 Hollywood Blvd., Suite 200A

Hollywood, FL 33020

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$138,260.50

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Debt Secured By Business Assets**

4.2
5

Upstart Loan Operations

Nonpriority Creditor's Name

PO Box 1503

San Carlos, CA 94070-7503

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **1838**

\$34,242.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Debt Incurred From Business Operations**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.2
6

US Department of Education

Nonpriority Creditor's Name

PO Box 5609

Greenville, TX 75403

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

\$114,000.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Student Loan Liability**

4.2
7

Vincent LaFranca

Nonpriority Creditor's Name

6562 Amarone Lane

Naples, FL 34113

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ No

☒ Yes

Last 4 digits of account number

7423

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☒ Contingent

☐ Unliquidated

☒ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Contract Claim Suit Against Debtor For 2019 Buyout Of Business**

4.2
8

Wells Fargo Bank Small Business Lending

Nonpriority Creditor's Name

MAC N9777-01B

PO Box 5511

Sioux Falls, SD 57117

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number

6811

\$27,069.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee on Business Debt International Gourmet**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.2
9

Wells Fargo Card Services

Nonpriority Creditor's Name

PO Box 522

Des Moines, IA 50306-0522

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4833**

\$4,655.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.3
0

Wells Fargo Card Services

Nonpriority Creditor's Name

PO Box 522

Des Moines, IA 50306-0522

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2396**

\$255.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card Debt**

4.3
1

Wells Fargo Small Business Lending

Nonpriority Creditor's Name

MAC N9777-01B

PO Box 5511

Sioux Falls, SD 57117

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **4347**

\$6,400.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Debt International Gourmet Foods**

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

4.3
2

Wells Fargo Small Business Lending

Nonpriority Creditor's Name

MAC N9777-01B

PO Box 5511

Sioux Falls, SD 57117

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **8910**

\$27,916.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal Guarantee On Business Debt**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

Ascentium Capital

PO Box 301593

Dallas, TX 75303

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

9109

Name and Address

InDebted USA, Inc.

PO Box 1201

Farmington, MO 63640

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.25** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Lieberman Klestzick, LLP

PO Box 356

Cedarhurst, NY 11516

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.24** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

LoMurro Munson LLC

4 Paragon Way, Suite 100

Freehold, NJ 07728

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.27** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

Nelnet

121 South 13th Street

Lincoln, NE 68505

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.26** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

0475

Name and Address

Sumimoto Finance and Leasing Co.

LTD

666 3rd Avenue

New York, NY 10017

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

The Skillet By Sal

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 **Salvatore Faenza**

Case number (if known)

3:25-bk-14559

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a. Domestic support obligations	6a.	\$ <u>0.00</u>
	6b. Taxes and certain other debts you owe the government	6b.	\$ <u>0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ <u>0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ <u>0.00</u>

Total claims from Part 2	6f. Student loans	6f.	\$ <u>0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ <u>0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ <u>0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>559,577.50</u>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j.	\$ <u>559,577.50</u>

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Name Number Street City State ZIP Code	
2.2 Name Number Street City State ZIP Code	
2.3 Name Number Street City State ZIP Code	
2.4 Name Number Street City State ZIP Code	
2.5 Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1 **Salvatore Faenza**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number **3:25-bk-14559**
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

☐ No
☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor
Name, Number, Street, City, State and ZIP Code

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.1 **Chenging Exotics LLC**
PO Box PO Box 4191
Helena, MT 59604

☒ Schedule D, line 2.4
☐ Schedule E/F, line _____
☐ Schedule G _____
Ferrari of Central Florida

3.2 **Chenging Exotics LLC**
11 Palace Court
Monroe Township, NJ 08831

☒ Schedule D, line 2.4
☐ Schedule E/F, line _____
☐ Schedule G _____
Ferrari of Central Florida

3.3 **Faenza Family Insurance**

☐ Schedule D, line _____
☒ Schedule E/F, line 4.32
☐ Schedule G _____
Wells Fargo Small Business Lending

3.4 **Faenza Family Insurance**

☐ Schedule D, line _____
☒ Schedule E/F, line 4.24
☐ Schedule G _____
Unique Funding Solutions, LLC

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.5 **International Gourmet Foods**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.28**
☐ Schedule G _____

Wells Fargo Bank Small Business Lending

3.6 **International Gourmet Foods**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.31**
☐ Schedule G _____

Wells Fargo Small Business Lending

3.7 **International Gourmet Foods**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.4**
☐ Schedule G _____

American Express

3.8 **International Gourmet Foods**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.24**
☐ Schedule G _____

Unique Funding Solutions, LLC

3.9 **Michael Vitacco**
3 Nicholas Avenue
Monroe Township, NJ 08831

☒ Schedule D, line **2.4**
☐ Schedule E/F, line _____
☐ Schedule G _____

Ferrari of Central Florida

3.10 **Nancy Faenza**
7 Dancer Lane
Freehold, NJ 07728

☒ Schedule D, line **2.3**
☐ Schedule E/F, line _____
☐ Schedule G _____

Amboy Bank

3.11 **Nancy Faenza**
7 Dancer Lane
Freehold, NJ 07728

☒ Schedule D, line **2.6**
☐ Schedule E/F, line _____
☐ Schedule G _____

Ocean First Bank

3.12 **The Skillet By Sal Inc.**

☒ Schedule D, line **2.5**
☐ Schedule E/F, line _____
☐ Schedule G _____

Lendbug, Inc.

3.13 **The Skillet By Sal Inc.**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.5**
☐ Schedule G _____

Ascentium Capital

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt
Check all schedules that apply:

3.14 **The Skillet By Sal Inc.**

☐ Schedule D, line _____
☒ Schedule E/F, line **4.24**
☐ Schedule G _____
Unique Funding Solutions, LLC

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include student or homemaker, if it applies.	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
	Occupation	<u>Self Employed</u>	<u>Hostess/Admin Assistant</u>
	Employer's name	<u>The Skillet By Sal, Inc.</u>	<u>The Skillet By Sal Inc.</u>
	Employer's address	<u>300 Mounts Corner Drive Freehold, NJ 07728</u>	<u>310 Mounts Corner Drive Freehold, NJ 07728</u>
	How long employed there?	<u>3 Years</u>	<u>2 Years</u>

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>0.00</u>	\$ <u>1,300.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>0.00</u>	\$ <u>1,300.00</u>

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 1,300.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 133.77
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 133.77
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 1,166.23
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 13,800.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 13,800.00	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 13,800.00 + \$ 1,166.23	= \$ 14,966.23
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
	11. +\$	0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	14,966.23
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: Debtor is still compiling an accurate Profit and Loss For Current Income But Debtor Takes A Draw of Approximately \$3,200.00 Per Week From Skillet By Sal, Inc. Accountant Shall Be Retained To Assist With Monthly Operating Reports. Debtor's Ownership of Faenza's Gourmet Market Is Currently Operating At A Loss And Debtor Does Not Take A Draw Or Any Income. Debtor Is Considering Selling Or Shutting Down This Business. Income Will Be Updated and Will Be Reported Via Monthly Operating Reports.		

Fill in this information to identify your case:	
Debtor 1	<u>Salvatore Faenza</u>
Debtor 2	_____
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>DISTRICT OF NEW JERSEY</u>
Case number	<u>3:25-bk-14559</u>
(If known)	

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
☐ Yes. Does Debtor 2 live in a separate household?
☐ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Son Salvatore

25

☐ No
☒ Yes

Daughter Valentina

17

☐ No
☒ Yes

☐ No
☐ Yes

☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 3,000.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 300.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 500.00

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 700.00

6b. Water, sewer, garbage collection

6b. \$ 180.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 200.00

6d. Other. Specify: Cellular Phone Family Plan

6d. \$ 200.00

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

7. Food and housekeeping supplies	7. \$	500.00
8. Childcare and children's education costs	8. \$	0.00
9. Clothing, laundry, and dry cleaning	9. \$	100.00
10. Personal care products and services	10. \$	100.00
11. Medical and dental expenses	11. \$	150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
14. Charitable contributions and religious donations	14. \$	60.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	1,000.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	800.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: Student Loans	17c. \$	700.00
17d. Other. Specify: Combined Auto Payments 3 Vehicles In Household 1 In Debtor's Name	17d. \$	2,000.00
Vehicle Maintenance	\$	100.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00
19. Other payments you make to support others who do not live with you. Specify: _____	\$	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$	3,000.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	100.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. Other: Specify: _____	21. +\$	0.00
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$	14,190.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	14,190.00
23. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	14,966.23
23b. Copy your monthly expenses from line 22c above.	23b. -\$	14,190.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	776.23
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.		

Explain here: **Debtor is currently working on Profit and Loss with Accountant and income will be updated. Debtor believes surplus for plan payments will be sufficient to cover plan payments combined with sale proceeds of 39 Spyglass. property.**

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Salvatore Faenza
Salvatore Faenza
Signature of Debtor 1

Date June 2, 2025

X _____
Signature of Debtor 2

Date _____

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF NEW JERSEY

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2 Prior Address:

Dates Debtor 2
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
For last calendar year: (January 1 to December 31, 2024)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$31,924.99	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2023)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$102,285.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559****5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

Debtor 1

Sources of income
Describe below.

Gross income from each source
(before deductions and exclusions)

Debtor 2

Sources of income
Describe below.

Gross income
(before deductions and exclusions)

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$8,575* or more?

- ☐ No. Go to line 7.
☒ Yes List below each creditor to whom you paid a total of \$8,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Amboy Bank	Monthly Mortgage Payments at \$3,000.00 Per Month.	\$9,000.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
AllState Realty LLC	Monthly Mortgage Payments at \$3,000.00 per month	\$9,000.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559**

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	----------------------------------------------------

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Lendbug LLC v. The Skillet By Sal, Inc. et al. NNH-CV25-6151756-5	Collection On MCA Contract	Superior Court of CT at New Haven New Haven, CT	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Vincent LaFranca v. Faenza MON-L-003574-23	Contract Claim	Superior Court Of NJ, Monmouth Vicinage	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Unique Funding Solutions LLC v. Faenza	Arbitration Case	State of Florida Via Arbitration Proceeding	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
---------------------------	------------------------------------------------	------	-----------------------

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☐ No
☒ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
Lendbug and Unique Funding Solutions LLC c/o Stripe Inc. 354 Oyster Point Blvd. South San Francisco, CA 94080	Stripe Inc. is financial processing agent for DoorDash. Debtor is Guarantor on Business Debt and Creditors notified Stripe Inc. To Hold DoorDash Funds Due To Filed UCC-1 Against Business Assets of The Skillet By Sal, Inc. and other inactive entities. Last 4 digits of account number: _____	2/1/25 Funds Still Being Held And Is Estimated.	\$55,000.00

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No
☐ Yes

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559****Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Law Offices Of Steven D. Pertuz, LLC 111 Northfield Avenue Suite 304 West Orange, NJ 07052 www.pertuzlaw.com	Retainer For Chapter 11, Sub V Legal Services.		\$17,500.00
The Law Offices Of Steven D Pertuz LLC 111 Northfield Avenue Suite 304 West Orange, NJ 07052 pertuzlaw@verizon.net	Attorney Fee		\$17,500.00

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

☒ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
--------------------------------	------------------------------------------------------	-----------------------------------------	----------------------

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices*.)

☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
---------------	---------------------------------------------------	---------------------------

Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Wells Fargo Bank	XXXX-4821	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	Joint Account With Wife, Nancy Faenza. Closed March 2025 Due To Overdraft/NSF Fees	\$0.00
Wells Fargo Bank	XXXX-0245	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	Closed March of 2025 Due To Overdraft/NSF Fees	\$0.00
Charles Schwab	XXXX-7782	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input checked="" type="checkbox"/> Brokerage <input type="checkbox"/> Other___	Closed June 1 2025.	\$692.00

Debtor 1 **Salvatore Faenza**Case number (if known) **3:25-bk-14559**

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
---------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------	------------------------------	------------------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
----------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	------------------------------	------------------------------

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
----------------------------------------------------------------------------------	-----------------------------------------------------------------------------	------------------------------	--------------

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
----------------------------------------------------------------------------------	---------------------------------------------------------------------------------------	------------------------------------------	-----------------------

25. Have you notified any governmental unit of any release of hazardous material?

☒ No
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
----------------------------------------------------------------------------------	---------------------------------------------------------------------------------------	------------------------------------------	-----------------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
-----------------------------------------	----------------------------------------------------------------------------------------------------	---------------------------	---------------------------

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name

Address

(Number, Street, City, State and ZIP Code)

See Schedule A/B For All LLC And Corps

Describe the nature of the business

Name of accountant or bookkeeper

See Schedule A/B For All Interests In LLC and Corporations That Debtor has had.

LK Reisman Accounting, 39 Court Street, Freehold, NJ 07728

Employer Identification number

Do not include Social Security number or ITIN.

Dates business existed

EIN:

From-To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No

☒ Yes. Fill in the details below.

Name

Address

(Number, Street, City, State and ZIP Code)

Ferrari Financial Services

Date Issued

Financial Information Was Provided In 2023. Initial Financial Information Provided By Debtor Resulted In An Initial Denial. Facts Surrounding Loan Approval Are Under Investigation.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Salvatore Faenza

Salvatore Faenza

Signature of Debtor 1

Signature of Debtor 2

Date June 2, 2025

Date _____

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person _____. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Salvatore Faenza

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 3:25-bk-14559
(if known)

☐ Check if this is an amended filing

Official Form 122B

Chapter 11 Statement of Your Current Monthly Income

12/21

You must file this form if you are an individual and are filing for bankruptcy under Chapter 11 (other than Subchapter V). If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.

☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.

☒ Married and your spouse is NOT filing with you. Fill out Column A, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>13,800.00</u>	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ _____
5. Net income from operating a business, profession, or farm		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>
6. Net income from rental and other real property		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u>	Copy here -> \$ <u>0.00</u>

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Column A
Debtor 1

Column B
Debtor 2

7. **Interest, dividends, and royalties**

\$ **0.00**

\$

8. **Unemployment compensation**

\$ **0.00**

\$

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you\$ **0.00**

For your spouse.....\$

9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ **0.00**

\$

10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

_____ \$

\$

\$

_____ \$

\$ **0.00**

\$

Total amounts from separate pages, if any.

+ \$ **0.00**

\$

11. **Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

\$ **13,800.00**

+ \$

= \$ **15,000.00**

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Part 2: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Salvatore Faenza
Salvatore Faenza
Signature of Debtor 1

Date **June 2, 2025**
MM / DD / YYYY

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period **10/01/2024** to **03/31/2025**.

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

Current Monthly Income Details for the Debtor's Spouse

Spouse Income Details:

Income for the Period **10/01/2024** to **03/31/2025**.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **Employer: The Skillet By Sal Inc.**

Constant income of **\$1,200.00** per month.*

Debtor 1 **Salvatore Faenza**

Case number (if known) **3:25-bk-14559**

***Paycheck Details:**

The Skillet By Sal Inc.

Date	Earnings	Overtime	Taxes	Other	Net Check
Salary X24	300.00	0.00	30.87	0.00	269.13
Totals:	300.00	0.00	30.87	0.00	269.13

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,
and

Your debts are primarily consumer debts.
Consumer debts are defined in 11 U.S.C.
§ 101(8) as “incurred by an individual
primarily for a personal, family, or
household purpose.”

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan
for family farmers or
fishermen

Chapter 13 - Voluntary repayment plan
for individuals with regular
income

**You should have an attorney review your
decision to file for bankruptcy and the choice of
chapter.**

Chapter 7:

Liquidation

\$245	filing fee
\$78	administrative fee
<u>+ \$15</u>	<u>trustee surcharge</u>
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$571	<u>administrative fee</u>
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	<u>administrative fee</u>
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	<u>administrative fee</u>
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:
<http://www.uscourts.gov/forms/bankruptcy-forms>

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

In Alabama and North Carolina, go to:
<http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court
District of New Jersey**

In re **Salvatore Faenza**

Debtor(s)

Case No. **3:25-bk-14559**

Chapter **11**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☐ **FLAT FEE**

For legal services, I have agreed to accept \$ _____

Prior to the filing of this statement I have received \$ _____

Balance Due \$ _____

☒ **RETAINER**

For legal services, I have agreed to accept and received a retainer of \$ **17,500.00**

The undersigned shall bill against the retainer at an hourly rate of \$ **390.00**

[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
b. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

June 2, 2025

Date

/s/ Steven D Pertuz

Steven D Pertuz

Signature of Attorney

The Law Offices Of Steven D Pertuz LLC

111 Northfield Avenue Suite 304

West Orange, NJ 07052

(973) 669-8600 Fax: (973) 669-8700

pertuzlaw@verizon.net

Name of law firm

**United States Bankruptcy Court
District of New Jersey**

In re **Salvatore Faenza**

Debtor(s)

Case No. **3:25-bk-14559**

Chapter **11**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **June 2, 2025**

/s/ Salvatore Faenza

Salvatore Faenza

Signature of Debtor

Allstate Realty LLC
23 White Street
Eatontown, NJ 07724

Ally Financial
PO Box 380901
Bloomington, MN 55438-0901

Amboy Bank
3590 US Highway 9 South
Old Bridge, NJ 08857

American Express
PO Box 981535
El Paso, TX 79998-1535

American Express
PO Box 297800
Fort Lauderdale, FL 33329

American Express
PO Box 981535
El Paso, TX 79998-1535

American Express
PO Box 297800
Fort Lauderdale, FL 33329

Ascentium Capital
23970 US-59
Kingwood, TX 77339

Ascentium Capital
PO Box 301593
Dallas, TX 75303

Bank of America Business Card
PO Box 982238
El Paso, TX 79998-2238

Bank of America Card
PO Box 982234
El Paso, TX 79998-2234

Capital One Bank
PO Box 85520
Richmond, VA 23285-5520

Chase Bank
Cardmember Services PO Box 15298
Wilmington, DE 19885-0004

Chase Bank
Cardmember Services PO Box 15298
Wilmington, DE 19885-0004

Chase Bank
Cardmember Services
PO Box 15298
Wilmington, DE 19885-0004

Chenging Exotics LLC
PO Box PO Box 4191
Helena, MT 59604

Chenging Exotics LLC
11 Palace Court
Monroe Township, NJ 08831

Citi Cards
PO Box 6500
Sioux Falls, SD 57117-6500

Citi Cards
PO Box 6500
Sioux Falls, SD 57117-6500

Citibank
PO Box 769004
San Antonio, TX 78245-9004

Discover Bank
PO Box 30943
Salt Lake City, UT 84130-0943

Faenza Family Insurance

Farmers Federal Credit Union
4680 Wilshire Blvd.
Los Angeles, CA 90010

Ferrari Financial Services, Inc.
250 Sylvan Avenue
Englewood Cliffs, NJ 07632

Ferrari of Central Florida
4891 Vineland Road
Orlando, FL 32811

InDebted USA, Inc.
PO Box 1201
Farmington, MO 63640

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114-0326

International Gourmet Foods

International Gourmet Foods

International Gourmet Foods

Jared M. Alfin, Esq.
Hassett & George, P.C.
945 Hopmeadow Street
Simsbury, CT 06070

Lendbug, Inc.
260 West 35 Street PH
New York, NY 10001

Lieberman Klestzick, LLP
PO Box 356
Cedarhurst, NY 11516

LoMurro Munson LLC
4 Paragon Way, Suite 100
Freehold, NJ 07728

LoMurro Munson LLC
4 Paragon Way, Suite 100
Freehold, NJ 07728

Michael Vitacco
3 Nicholas Avenue
Monroe Township, NJ 08831

Nancy Faenza
7 Dancer Lane
Freehold, NJ 07728

Nelnet
121 South 13th Street
Lincoln, NE 68505

NJ Division of Taxation
Bankruptcy Unit
3 John Fitch Way, 5th Floor PO Box 245
Trenton, NJ 08695

Ocean First Bank
Bankruptcy Department
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

Prosper Funding, LLC
221 Main St Ste 300
San Francisco, CA 94105-1909

Prosper Funding, LLC
221 Main St Ste 300
San Francisco, CA 94105-1909

SoFi Bank, N.A.
2750 East Cottonwood Parkway, Suite 300
Salt Lake City, UT 84121

SoFi Bank, N.A.
2750 East Cottonwood Parkway, Suite 300
Salt Lake City, UT 84121

Sumimoto Finance and Leasing Co. LTD
666 3rd Avenue
New York, NY 10017

Synchrony Bank Rheem
PO Box 965036
Orlando, FL 32896

The Skillet By Sal

The Skillet By Sal Inc.

Unique Funding Solutions, LLC
1915 Hollywood Blvd., Suite 200A
Hollywood, FL 33020

Upstart Loan Operations
PO Box 1503
San Carlos, CA 94070-7503

US Department of Education
PO Box 5609
Greenville, TX 75403

Vincent LaFranca
6562 Amarone Lane
Naples, FL 34113

Wells Fargo Bank Small Business Lending
MAC N9777-01B
PO Box 5511
Sioux Falls, SD 57117

Wells Fargo Card Services
PO Box 522
Des Moines, IA 50306-0522

Wells Fargo Card Services
PO Box 522
Des Moines, IA 50306-0522

Wells Fargo Small Business Lending
MAC N9777-01B
PO Box 5511
Sioux Falls, SD 57117

Wells Fargo Small Business Lending
MAC N9777-01B
PO Box 5511
Sioux Falls, SD 57117